Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 1 of 69

Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself	f .	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name Write the name that is on	Leo First name	First name
your government-issued picture identification (for example, your driver's	Middle name Allen	Middle name
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your	XXX - XX	xxx - xx-
digits of your Social Security number or federal	OR	OR
Individual Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-
· ·		

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 2 of 69

De	btor 1 Leo		Allen	_ Case number (if k	nown)	
	First Name	Middle Name	Last Name			
		About Debtor 1:		About Deb	otor 2 (Spouse Onl	y in a Joint Case):
	Any business names and Employer	I have not used any busine	ess names or EINs.	I have no	ot used any business nan	nes or EINs.
	Identification Numbers (EIN) you have used in the	Business name		Business n	ame	
	last 8 years	Business name		Business n	ame	
	Include trade names and doing business as names	EIN		EIN		
		EIN		EIN		
5.	Where you live			If Debtor 2	lives at a different add	ress:
		6528 S. Hoyne				
		Number Street		Number	Street	
			00000			
		Chicago Illinois	60636			
		City State	Zip Code	City	State	Zip Code
		Cook				
		County		County		
		If your mailing address is diffill it in here. Note that the counthis mailing address.			mailing address is diffe that the court will send a	
		Number Street		Number	Street	
		City State	Zip Code	City	State	Zip Code
	Why you are choosing this	Check one:		Check one:		
	district to file for bankruptcy	Over the last 180 days be lived in this district longer	fore filing this petition, I have than in any other district.		e last 180 days before filir this district longer than in	
		I have another reason. Ex	olain. (See 28 U.S.C. §§ 1408.)	I have a	nother reason. Explain. (S	See 28 U.S.C. §§ 1408.)
				-		

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 3 of 69

Debtor 1 Leo				Allen		Case number (if know	m)	
First Name		Middle Na	ame	Last Name				
Part 2: Tell the Co	ourt Abo	out Your Bank	ruptcy Cas	е				
7. The chapter of Bankruptcy Co you are choos file under	ode			on of each, see <i>Noti</i> ge 1 and check the a			(b) for Individuals	s Filing for Bankruptcy (Form
8. How you will p the fee	oay	 ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. ☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). ☐ I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 						
9. Have you filed bankruptcy wi the last 8 years	thin	No. ✓ Yes. District District	t Northern	District of Illinois District of Illinois District of Illinois	When When	MM / DD / YYYY 2/6/2015 MM / DD / YYYY 2/28/2013 MM / DD / YYYY	Case number _ Case number _ Case number _	16-02391 15-03947 13-07747
10. Are any bankru cases pending being filed by spouse who is filing this case you, or by a business partr by an affiliate?	g or a s not with	✓ No. Yes. Debtor District Debtor	t		<u>W</u> hen <u>W</u> hen	MM / DD / YYYY	Relationship to g Case number, if Relationship to g Case number, if	known you
11. Do you rent yo residence?	our	☑ N	our landlord obta O. Go to line 1 OS. Fill out <i>Initia</i>	ained an eviction judg 2. al Statement About al otcy petition.				

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 4 of 69

Debtor 1 Leo		N 41-1-		Allen	Case number (if known)				
First Name	D			Last Name					
Part 3: Report About An	y Bus	inesse	es you Own as a S	sole Proprietor					
12. Are you a sole proprietor of any full- or part-time business?	✓	No. Yes.	Go to Part 4. Name and location of b	usiness					
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation,			Name of business, if an Number	Street					
partnership, or LLC. If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.			Health Care Bu Single Asset Re Stockbroker (as Commodity Brol	City State Zip Code Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above					
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	Chapter 11 of the Bankruptcy Code and are you a small U.S.C. § 11 16(1)(B).						ent of		
For a definition of small business debtor, see 11 U.S.C. § 101(51D).	For a definition of small business debtor, see 11 U.S.C. No. I am not filing under Chapter 11. I am filing under Chapter 11, but I am NOT a small business debtor according to the def Bankruptcy Code.					-	ptcy Code.		
Part 4: Report if You Ow	n or l	Have A	Any Hazardous Pro	operty or Any P	roperty That Needs In	nmediate Attention			
14. Do you own or have any property that poses or is alleged to pose a threat of imminent and	▽	No. Yes.	What is the hazard?						
identifiable hazard to public health or			lf immediate attention is r	needed, why is it need	led?				
safety? Or do you own any property that needs immediate attention?		,	Where is the property?	Number	Street				
For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?				City	State	Zip Code			

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 5 of 69

Debtor 1 Leo Allen Case number (if known)

First Name Middle Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I filed counseling agency within the 180 days before I filed about credit this bankruptcy petition, and I received a certificate of this bankruptcy petition, and I received a certificate of counseling. completion. completion. Attach a copy of the certificate and the payment plan, if any, Attach a copy of the certificate and the payment plan, if any, The law requires that that you developed with the agency. that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed counseling agency within the 180 days before I filed counseling before this bankruptcy petition, but I do not have a this bankruptcy petition, but I do not have a you file for certificate of completion. certificate of completion. bankruptcy. You must truthfully check Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment one of the following plan, if any. plan, if any. choices. If you cannot do so, you are I certify that I asked for credit counseling services I certify that I asked for credit counseling services not eligible to file. from an approved agency, but was unable to obtain from an approved agency, but was unable to obtain those services during the 7 days after I made my those services during the 7 days after I made my If you file anyway, request, and exigent circumstances merit a 30-day request, and exigent circumstances merit a 30-day temporary waiver of the requirement. temporary waiver of the requirement. the court can dismiss your case, you will To ask for a 30-day temporary waiver of the requirement, To ask for a 30-day temporary waiver of the requirement, lose whatever filing attach a separate sheet explaining what efforts you made to attach a separate sheet explaining what efforts you made to fee you paid, and obtain the briefing, why you were unable to obtain it before obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances you filed for bankruptcy, and what exigent circumstances your creditors can required you to file this case. required you to file this case. begin collection activities again. Your case may be dismissed if the court is dissatisfied with Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for your reasons for not receiving a briefing before you filed for bankruptcy. bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, the payment plan you developed, if any. If you do not do so, your case may be dismissed. your case may be dismissed. Any extension of the 30-day deadline is granted only for Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me incapable of deficiency that makes me incapable of realizing or making rational decisions realizing or making rational decisions about finances. Disability. My physical disability causes me to be Disability. My physical disability causes me to be unable to participate in a briefing in unable to participate in a briefing in person, by phone, or through the person, by phone, or through the internet, even after I reasonably tried internet, even after I reasonably tried to do so. to do so. Active duty. Active duty. I am currently on active military duty in I am currently on active military duty in a military combat zone. a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of about credit counseling, you must file a motion for waiver of

credit counseling with the court.

credit counseling with the court.

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 6 of 69

Debtor 1 Leo		Allen Case number (if I	snown)			
Part 6: Answer These Qu	Middle Name L uestions for Reporting Purpos	ast Name				
16. What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts.					
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? ded No. Yes.					
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000			
19. How much do you estimate your assets to be worth?	✓ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
Part 7: Sign Below						
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ** /s/ Leo Allen Signature of Debtor 1 Executed on Signature of Debtor 2					
	MM / DD		MM / DD / YYYY			

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 7 of 69

Debtor 1	Leo		Allen	Case number (if known)
	First Name	Middle Name	Last Name		
you are by one If you a represe	er attorney, if represented are not ented by an y, you do not	eligibility to proceed up the relief available und to the debtor(s) the no certify that I have no ke petition is incorrect.	nder Chapter 7, 11, 12 der each chapter for v tice required by 11 U.	2, or 13 of title 11, Unwhich the person is e S.C. § 342(b) and, ir	nat I have informed the debtor(s) about nited States Code, and have explained eligible. I also certify that I have delivered in a case in which § 707(b)(4)(D) applies, ation in the schedules filed with the
need to	file this page.	/s/ Ayah Abdelhadi Signature of Attorney	for Debtor	Date	11/10/2016 MM / DD / YYYY
		Ayah Abdelhadi Printed name Semrad Law Firm Firm name 11101 S. Western Ave	enue		
		Chicago City		Illinois State	60643 Zip Code
		Contact phone	3123866421	Email address	aabdelhadi@semradlaw.com
				Illino	ois
		Bar number		State	e

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 8 of 69

Fill in this information to identify your case:							
Debtor 1	Leo	Allen					
	First Name	Middle Name	Last Name	<u></u>			
Debtor 2							
(Spouse, if filing) First Name		Middle Name	Last Name	<u> </u>			
United States B	Bankruptcy Court for the:	Northern	District of Illinois				
Case number (If known)			(State)				

Check if this is ar
amended filing

12/15

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$2,500.00
1c. Copy line 63, Total of all property on Schedule A/B	\$2,500.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$2,500.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$75,126.52
Your total liabilities	\$77,626.52
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$3,334.00
5. Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22, Column A, of Schedule J	\$2,804.00

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 9 of 69

Deb	otor 1 Leo		Allen	Case number (if known)						
	First Name	Middle Name	Last Name							
Part	4: Answer Thes	e Questions for Administ	rative and Statistical Rec	cords						
6. A	6. Are you filing for bankruptcy under Chapters 7, 11, or 13?									
ļ	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.									
	✓ Yes.									
7. V	Vhat kind of debt do	you have?								
I		rimarily consumer debts. Consu d purpose. 11 U.S.C. § 101(8). Fill		an individual primarily for a personal, oses. 28 U.S.C. § 159.						
		ot primarily consumer debts. Yourt with your other schedules.	ou have nothing to report on this pa	art of the form. Check this box and submit						
		of Your Current Monthly Incom OR, Form 122B Line 11; OR, Form		nly income from Official	\$0.00					
9.	Copy the following	special categories of claims fro	om Part 4, line 6 of Schedule E/	F:						
	From Part 4 on Sch	edule E/F, copy the following:		Total claim						
	9a. Domestic support	t obligations (Copy line 6a.)		\$0.00						
	9b. Taxes and certain	other debts you owe the government	ent. (Copy line 6b.)	\$0.00						
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00										
9d. Student loans. (Copy line 6f.) \$48,563.00										
	9e. Obligations arising priority claims. (Copy	g out of a separation agreement o	\$0.00							
	. , , , , , ,	or profit-sharing plans, and other s	similar debts. (Copy line 6h.)	\$0.00						
	On Total Add lines O	2a through Of		\$49.562.00						

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 10 of 69

Fill in this	informatio	n to identify your cas	e:					
Debtor 1	Leo)			Allen			
D 14 0	Fin	st Name	Middle N	lame	e Last Name			
Debtor 2 (Spouse, i	if filing) Fir	st Name	Middle N	lame	e Last Name			
United Sta	ates Bankr	uptcy Court for the:	Northern		District of Illinois (State)			
Case num (If known)	nber				. , ,			
Officia	al Fori	m 106A/B					1	Check if this is an amended filing
Sche	dule A	A/B: Prope	erty					12/1
category v responsib write your	where you le for sup name and	think it fits best. E plying correct info d case number (if k	e as complete and rmation. If more s nown). Answer ev	d acc space ery c	asset only once. If an asset fits in more to curate as possible. If two married people e is needed, attach a separate sheet to question. Id, or Other Real Estate You Ow	e are fi this fo	lling together, both are orm. On the top of any a	equally
					residence, building, land, or similar pro			
1.1		Part 2 ere is the property? dress, if available, of Street State	r other description	Wr	nat is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other		Do not deduct secured of the amount of any secure Creditors Who Have Clater Current value of the entire property? Describe the nature of interest (such as fee single the entireties, or a life of the entireties).	d claims on Schedule D: ims Secured by Property. Current value of the portion you own? your ownership mple, tenancy by
				one	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another ner information you wish to add about t		Check if this is cor (see instructions) m, such as local	mmunity property
If you	own or hav	e more than one, list	here:	pro	pperty identification number:			
1.2		dress, if available, o		Wh	nat is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land		Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?	
	Number	Street State	Zip Code	Investment property Timeshare Other			Describe the nature of interest (such as fee sit the entireties, or a life of	mple, tenancy by
				one	no has an interest in the property? Check in		Check if this is cor (see instructions)	mmunity property

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 11 of 69

Debtor 1	Leo First Name	Middle Name	Allen Last Name	Case number	(if known)	
1.3	eet address, if available, or oth	, [What is the property? Check all that appl Single-family home Duplex or multi-unit building	у.	Do not deduct secured of the amount of any secure Creditors Who Have Cla	·
		[[[Condominium or cooperative Manufactured or mobile home Land		Current value of the entire property?	Current value of the portion you own?
City	nber Street / State	Zip Code	Investment property Timeshare Other		Describe the nature of interest (such as fee si the entireties, or a life	mple, tenancy by
		ן [] []	Who has an interest in the property? C Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	heck one.	Check if this is cor (see instructions)	nmunity property
		ة tion you own for a	Other information you wish to add abou property identification number: all of your entries from Part 1, including re	any entries	s for pages	
Do you o you own th	nat someone else drives. If you ans, trucks, tractors, sport utili o	equitable interest i u lease a vehicle, als	in any vehicles, whether they are registors or report it on Schedule G: Executory Contruycles			
3.1	Make Model: Year:	Volvo S80 1999	Who has an interest in the property one. Debtor 1 only	y? Check		laims or exemptions. Put ed claims on <i>Schedule D:</i> nims Secured by Property.
	Approximate mileage: Other information: 1999 Volvo S80	150000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another community prop		Current value of the entire property? \$1375.00	Current value of the portion you own? \$1375.00
3.2	Make Model: Year: Approximate mileage:		instructions) Who has an interest in the property one. Debtor 1 only	y? Check	•	laims or exemptions. Put ed claims on <i>Schedule D:</i> hims Secured by Property.
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anotine community propring instructions)		Current value of the entire property?	Current value of the portion you own?

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 12 of 69

tor 1	Leo	Allen Case number	er (if known)	
	First Name Middle Name	Last Name		
3.3	Make Model: Year:	Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on <i>Schedule D</i>
	Approximate mileage: Other information:	Debtor 2 only Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
		At least one of the debtors and another Check if this is community property (see instructions)		
3.4	Make Model: Year:	Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on <i>Schedule L</i>
	Approximate mileage: Other information:	Debtor 2 only Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
		At least one of the debtors and another Check if this is community property (see instructions)		
Exa	mples: Boats, trailers, motors, personal watercra	ther recreational vehicles, other vehicles, and acce aft, fishing vessels, snowmobiles, motorcycle accessor		
	mples: Boats, trailers, motors, personal watercra No Yes Make Model:	aft, fishing vessels, snowmobiles, motorcycle accessor Who has an interest in the property? Check one.	Do not deduct secured countries amount of any secure	ed claims on <i>Schedule</i> I
Exa	mples: Boats, trailers, motors, personal watercra No Yes Make	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Do not deduct secured c	ed claims on <i>Schedule</i> a aims Secured by Prope
4.1	mples: Boats, trailers, motors, personal watercra No Yes Make Model: Year: Approximate mileage:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule aims Secured by Proper Current value of the portion you own? claims or exemptions. Ped claims on Schedule
4.1	mples: Boats, trailers, motors, personal waterors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured of the amount of any secure	ed claims on Schedule Is aims Secured by Prope Current value of the portion you own? claims or exemptions. Pred claims on Schedule Is
4.1	mples: Boats, trailers, motors, personal waterors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage: Other information:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Classes Current value of the entire property? Do not deduct secured of the amount of any secure Creditors Who Have Classes Current value of the entire property?	ed claims on Schedule is aims Secured by Prope Current value of the portion you own? daims or exemptions. Prope de claims on Schedule is aims Secured by Prope Current value of the

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 13 of 69

Debtor 1	Leo	Allen	Case number (if known)	
Port 2:	First Name	Middle Name Last Name /our Personal and Household Items		
Part 3:	Describe	rour Fersonal and Household items		
Do you	own or h	ave any legal or equitable interest in any of the follow	ving items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
6. Hous	ehold goods	s and furnishings		
Exampl	les: Major app	oliances, furniture, linens, china, kitchenware		
☐ No				
✓ Yes. D	Describe	Misc. Household Goods		\$350.00
7. Electr Exampl		s and radios; audio, video, stereo, and digital equipment; computers, print	ters, scanners; music	
) a a a rib a	Marie Photos des		1
✓ Yes. D	Describe	Misc. Electronics		\$250.00
Example No		lue and figurines; paintings, prints, or other artwork; books, pictures, or other bin, or baseball card collections; other collections, memorabilia, collectible	-]
	les: Sports, ph	orts and hobbies notographic, exercise, and other hobby equipment; bicycles, pool tables, gos; carpentry tools; musical instruments	olf clubs, skis; canoes	
✓ No				
Yes. D	Describe			
✓ No		les, shotguns, ammunition, and related equipment		
		clothes, furs, leather coats, designer wear, shoes, accessories		1
☐ No				
✓ Yes. D	Describe	Used Clothing		\$350.00
12. Jewe Exampl	•	ewelry, costume jewelry, engagement rings, wedding rings, heirloom jewe er	elry, watches, gems,	
=	Describe	Lload Coatrimo Jourghy		1
13. Non-	-farm animal	Used Costume Jewelry Is s, birds, horses		\$150.00
✓ No	- ·			
	Describe			
14. Anv	other person	al and household items you did not already list, including any heal	th aids you did not list	
V No	caror person		sido you did ilot ilot	
)ocariba			1
L res. D	Describe			
		alue of all of your entries from Part 3, including any entries for page number here		\$1100.00

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 14 of 69

Deb	tor 1	Leo		Allen	Case number (if known)	
		First Name	Middle Name	Last Name		
Part	4:	Describe Your F	Financial Assets			
Do	you	own or have a	ny legal or equitable int	erest in any of the fo	ollowing?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	Cash					
E	xamp	oles: Money you have No	e in your wallet, in your home, in a	safe deposit box, and on har	nd when you file your petition	
	✓	Yes			Cash:	\$25.00
17.	Exa	and other similar ins	vings, or other financial accounts titutions. If you have multiple acco		res in credit unions, brokerage houses,	
	✓	No Yes		Institution name:		
			17.1. Checking account:	Bank of America		\$0.00
			17.2. Checking account:			
			17.3. Savings account:			<u> </u>
			17.4. Savings account:			
			17.5. Certificates of deposit:			
			17.6. Other financial account:			
			17.7. Other financial account:			
			17.8. Other financial account:			
			17.9. Other financial account:			
18.			or publicly traded stocks evestment accounts with brokerage	e firms, monev market acco	unts	
	V	No	S	•		
		Yes	Institution or issuer name:			
19.	Non	-nublicly traded st	ock and interests in incorpora	ted and unincornorated	businesses, including an interest in	
13.	an L	LC, partnership, a		ned and difficorporated	ousinesses, including an interest in	
		No	Name of entity		% of ownership:	
		Yes. Give specific information about				
		them				

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 15 of 69

Deb	tor 1			Allen	Case number (if known)	
		First Name	Middle Name	Last Name		
20.	Neg Nor	gotiable instruments ir	orate bonds and other negotianclude personal checks, cashiers'nts are those you cannot transfer	checks, promissory notes,	and money orders.	
		Yes. Give specific information about them	Issuer name:			
21.	Exa			, thrift savings accounts, or	other pension or profit-sharing plans	
		No	Type of account:	Institution name:		
	Ц	Yes. List each account	401(k) or similar plan:	moutulon ridino.		
		separately.	Pension plan:			
			IRA:			
			Retirement account:			
			Keogh:			
			Additional account:			
			Additional account:			
22.	You	curity deposits and property of all unused of all unused of all unused of all unused of an armonies. Agreements with a panies, or others	orepayments deposits you have made so that yo with landlords, prepaid rent, public	ou may continue service or u c utilities (electric, gas, wate Institution name:	se from a company er), telecommunications	
		Yes	Electric:	-		
			Gas:			
			Heating oil:			
			Security deposit on rental unit:			
			Prepaid rent:			
			Telephone:			
			Water:			
			Rented furniture:			
			Other:			
23.	Anr	nuities (A contract for	a periodic payment of money to	you, either for life or for a nu	mber of years)	
		No Yes	Issuer name and description:			

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 16 of 69

Debt	or 1 Leo First Name	Mic	ddle Name	Allen Last Name	Case number (if known)	
24.	Interests in a		account in a qual		der a qualified state tuition program	•
	✓ No			y file the records of any interest	ts.11 U.S.C. § 521(c):	
25.		able or future interests or your benefit	in property (othe	er than anything listed in line	e 1), and rights or powers	
	✓ No					7
	Yes. Desc	eribe				
26.		• .	•	ther intellectual property m royalties and licensing agree	ements	
	✓ No Yes. Desc	ribe				
27	Liconsos fra	nchises, and other gene	oral intangibles			
27.	Examples: Buil			ve association holdings, liquor	licenses, professional licenses	
	✓ No Yes. Desc	ribe				
						_
B4						Command value of the
Mor	ney or prope	erty owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or prope					portion you own?
						portion you own? Do not deduct secured
	Tax refunds on ✓ No — Yes. Give s	wed to you specific information			Federal:	portion you own? Do not deduct secured
	Tax refunds on No Yes. Give sabout you a	wed to you specific information t them, including whether liready filed the returns			Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds on No Yes. Give s about you a and th	wed to you specific information t them, including whether llready filed the returns the tax years				portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds on No Yes. Give s about you a and th Family suppor Examples: Past	wed to you specific information t them, including whether llready filed the returns the tax years	r, spousal support, r	child support, maintenance, div	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds on No Yes. Give s about you a and th Family suppor Examples: Past	wed to you specific information t them, including whether lready filed the returns he tax years rt due or lump sum alimony	, spousal support, (child support, maintenance, div	State: Local: vorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and th Family suppor Examples: Past	wed to you specific information t them, including whether llready filed the returns the tax years	r, spousal support, r	child support, maintenance, div	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds on No Yes. Give s about you a and th Family suppor Examples: Past	wed to you specific information t them, including whether lready filed the returns he tax years rt due or lump sum alimony	r, spousal support, r	child support, maintenance, div	State: Local: vorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and th Family suppor Examples: Past	wed to you specific information t them, including whether lready filed the returns he tax years rt due or lump sum alimony	r, spousal support, o	child support, maintenance, div	State: Local: vorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and th Family suppor Examples: Past	wed to you specific information t them, including whether lready filed the returns he tax years rt due or lump sum alimony	r, spousal support, d	child support, maintenance, div	State: Local: Vorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No ☐ Yes. Give s about you a and th Family suppor Examples: Past ✓ No ☐ Yes. Give s Other amounts Examples: Unpa	specific information t them, including whether llready filed the returns he tax years rt due or lump sum alimony specific information	ance payments, di	sability benefits, sick pay, vacat	State: Local: Vorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No ☐ Yes. Give s about you a and th Family suppor Examples: Past ✓ No ☐ Yes. Give s Other amounts Examples: Unpa	specific information t them, including whether liready filed the returns he tax years rt due or lump sum alimony specific information	ance payments, di	sability benefits, sick pay, vacat	State: Local: Vorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No ☐ Yes. Give s about you a and th Family suppor Examples: Past ✓ No ☐ Yes. Give s Other amounts Examples: Unpa	specific information t them, including whether liready filed the returns he tax years It due or lump sum alimony specific information s someone owes you aid wages, disability insur- ial Security benefits; unpai	ance payments, di	sability benefits, sick pay, vacat	State: Local: Vorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 17 of 69

Deb	otor 1 Leo	Allen	Case number (if known)	
	First Name Middle Name	Last Name		
31.	Interests in insurance policies Examples: Health, disability, or life insurance; health	th savings account (HSA); credit, ho	omeowner's, or renter's insurance	
	Yes. Name the insurance company of each policy and list its value	Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property that is due you from s If you are the beneficiary of a living trust, expect property because someone has died. No Yes. Describe		or are currently entitled to receive	
33.	Claims against third parties, whether or not your Examples: Accidents, employment disputes, insurative No		demand for payment	
34.	Other contingent and unliquidated claims of to set off claims No Yes. Describe	every nature, including counterc	laims of the debtor and rights	
35.	Any financial assets you did not already list No Yes. Describe			
36.	Add the dollar value of all of your entries from for Part 4. Write that number here			\$25.00
Part	:5: Describe Any Business-Related Pr	operty You Own or Have a	n Interest In. List any real estate	in Part 1.
37.	Do you own or have any legal or equitable inte	rest in any business-related prop	erty?	
	No. Go to Part 6. Yes. Go to line 38.		!	Current value of the cortion you own? On not deduct secured claims or exemptions
38.	Accounts receivable or commissions you alread	dy earned		
	Yes. Describe			
39.	Office equipment, furnishings, and supplies Examples: Business-related computers, software,	modems, printers, copiers, fax mach	nines, rugs, telephones, desks, chairs, electro	onic devices
	Yes. Describe			

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 18 of 69

Deb	tor 1 Leo	Allen Case number (if known)	
40.	First Name	Middle Name Last Name quipment, supplies you use in business, and tools of your trade	
40.		quipment, supplies you use in business, and tools of your trade	
	✓ No Yes. Describe		
	res. Describe		
41.	Inventory		
	✓ No		
	Yes. Describe		
42.	Interests in partnersh	ips or joint ventures	
	✓ No		
	Yes. Give specific	Name of entity: % of ownership:	
	information about		
	them		
12.4	Customor lists, mailing	lists, or other compilations	
43. (ilsis, or other compliations	
	No No		
	Yes. Do your lists in	aclude personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
	☐ No		
	Yes. Desc	ribe	
44.	Any business-related	property you did not already list	
	No	, open, you am necession and the second seco	
	=		
	Yes. Give specific information		
			<u> </u>
		Ill of your entries from Part 5, including any entries for pages you have attached	
tor P	art 5. write that numbe	r here	
Part		Farm- and Commercial Fishing-Related Property You Own or Have an Interest In ninterest in farmland, list it in Part 1.	1.
46.	Do you own or have a	ny legal or equitable interest in any farm- or commercial fishing-related property?	
	No. Go to Part 7.		Current value of the portion you own?
	Yes. Go to line 47.		Do not deduct secured
			claims
47	Farm animals		or exemptions
41.	Examples: Livestock, po	oultry, farm-raised fish	
	√ No		
	Yes. Describe		

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 19 of 69

Deb	tor 1 Leo	Middle Norce	Allen	Case number (if known)	
40	First Name	Middle Name	Last Name		
48.	Crops-either growing	or narvested			
	✓ No				
	Yes. Describe				
49.	Farm and fishing equi	pment, implements, machinery, fixt	ures, and tools of trade		
	✓ No				
	Yes. Describe				
5 0		lies showings and food			
50.	_	lies, chemicals, and feed			
	No No				
	Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property you die	d not already list		
	✓ No				
	Yes. Describe				
				Γ	
		I of your entries from Part 6, includi here			
Part	7: Describe All Pr	operty You Own or Have an I	nterest in That You [Old Not List Above	
		perty of any kind you did not alread		old Not Elst Above	
00.		s, country club membership	y not:		
	✓ No				
	Yes. Give specific				
	information				
54. A	dd the dollar value of al	l of your entries from Part 7. Write t	hat number here	>	
Part	8: List the Totals	of Each Part of this Form			
-	Sant 4. Total week and at	O			
55. F	Part 1: Total real estate,	line 2			
56. p	part 2 total vehicles, line	5	\$1375.00		
		d household items, line 15			
	-		\$1100.00	•	
	art 4: Total financial ass		\$25.00		
59. F	Part 5: Total business-re	elated property, line 45	-		
60. F	Part 6: Total farm- and f	ishing-related property, line 52			
61. F	Part 7: Total other prope	erty not listed, line 54		.	
		Add lines 56 through 61		·	
J∠. I	. o.a. porsonai property.	, was in 100 00 till ought of	\$2500.00	Copy personal property total	+ \$2500.00
					Фогос со
63 T	otal of all property on S	chedule A/B. Add line 55 + line 62			\$2500.00
					i

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 20 of 69

Fill in this information to identify your case:						
Debtor 1	Leo		Allen			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing	^{ng)} First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (If known)			(

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Par	t1: Identify the Property You Claim	im as Exempt					
1.	Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you. ✓ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) ✓ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) For any property you list on Schedule A/B that you claim as exempt, fill in the information below.						
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption			
	Brief description: Volvo S80, 1999, 1999 Volvo S80 Line from Schedule A/B: 03	\$1,375.00	\$1,375.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)			
	Brief description: Bank of America Line from Schedule A/B: 17	\$0.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)			
3.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and every) No No No No Yes. Did you acquire the property covered Yes	3 years after that for ca					

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 21 of 69

Debtor 1 Allen Leo Case number (if known) Middle Name First Name Last Name Part 2: Additional Page Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$350.00 **✓** description: \$350.00 Misc. Household Goods 100% of fair market value, up to any applicable statutory limit Schedule A/B: 06 735 ILCS 5/12-1001(a) Brief \$350.00 **V** description: \$350.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$250.00 **V** description: \$250.00 Misc. Electronics 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$150.00 \checkmark description: \$150.00 **Used Costume Jewelry** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$25.00 description: \$25.00 Cash on Hand 100% of fair market value, up to any Line from applicable statutory limit

Schedule A/B:

16

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 22 of 69

			· ·			
Fill in th	is information to identify your	case:				
Debtor	1 Leo		Allen			
200.0.	First Name	Middle Name	Last Name			
Debtor						
(Spouse	e, if filing) First Name	Middle Name	Last Name			
United :	States Bankruptcy Court for th	ne: Northern	District of Illinois			
			(State)			
Case no (If known						
	cial Form 106	_		I		Check if this is a amended filing
Sch	edule D: Cre	ditors Who Ha	ve Claims Secui	ed by Pro	perty	12/1
and cas	e number (if known). any creditors have claims No. Check this box and sub	secured by your property? omit this form to the court with you ation below.	e entries, and attach it to this form	, ,	form.	
			red claim, list the creditor separately	Column A	Column B	Column C
		ne creditor has a particular claim ns in alphabetical order accordii	i, list the other creditors in Part 2. Asing to the creditor's name.	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
	RS 1 Creditor's Name	Describe the property	that secures the claim:	\$2,500.00	\$2,500.00	\$0.00
- P C C C C C C C C C C C C C C C C C C	PO Box 7346 Number Street Philadelphia Pennsylvan 1910* City State ZIP C Who owes the debt? Check Debtor 1 only Debtor 2 only At least one of the debtors another Check if this claim relation to a community debt Course of the debt was anounced.	Contingent Unliquidated Disputed Nature of lien. Check a An agreement you r car loan) Statutory lien (such Judgment lien from	the claim is: Check all that apply. Il that apply. nade (such as mortgage or secured as tax lien, mechanic's lien) a lawsuit ght to offset)			
	Add the dollar valu	e of your entries in Column	A on this page. Write that	\$2,500.00		

number here:

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 23 of 69

Fill i	n this inform	ation to identify your cas	e:					
Deb	tor 1	Leo First Name	Middle Name	Allen Last Name				
Dob	tor 2	First Name	Middle Name	Last Name				
		First Name	Middle Name	Last Name	_			
Unit	ed States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)				
	e number nown)			. ,	_			
Off	icial F	orm 106E/F				Ch	neck if this is ar	n amended filing
90	hodu	lo E/E· Cro	ditors Who	Have Unsecu	rad Claims			
<u> </u>	HEUU	ie Lii. Cie	GUILOIS WIIIO	Have OHSect	il eu Ciaiilis			12/15
party 106A that a	to any exe /B) and on are listed in es in the bo	cutory contracts or un Schedule G: Executor Schedule D: Creditor	expired leases that could in y Contracts and Unexpire s Who Hold Claims Secur	rs with PRIORITY claims and result in a claim. Also list extended to the control of the control	ecutory contracts on <i>Sch</i> 6). Do not include any cre ce is needed, copy the Pa	nedule A/B editors witl art you nee	t: Property (O h partially sec ed, fill it out, r	official Form cured claims number the
Part	1: List A	All of Your PRIORIT	TY Unsecured Claims	3				
1.		editors have priority un o to Part 2.	secured claims against yo	ou?				
2.	listed, ident much as po Continuation	ify what type of claim it is ossible, list the claims in a on Page of Part 1. If more	s. If a claim has both priority a alphabetical order according e than one creditor holds a p	ore than one priority unsecured and nonpriority amounts, list that to the creditor's name. If you he particular claim, list the other cr or this form in the instruction boo	at claim here and show both nave more than two priority editors in Part 3.	n priority and	d nonpriority ar	mounts. As
						Total claim	Priority amount	Nonpriority amount

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 24 of 69

Debte									
		st Name							
Part 2	List All of Your NONPRIORITY Unsecured Claim	S							
3.	Do any creditors have nonpriority unsecured claims against yo	u?							
	No. You have nothing to report in this part. Submit this form to the	e court with your other schedules.							
ĺ	Yes.								
	List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority								
	unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1.								
		ors in Part 3.If you have more than four priority unsecured claims fill out t							
	Page of Part 2.								
			Total claim						
4.1	1st Loans Financial	- Last 4 digits of account number	\$400.00						
	Nonpriority Creditor's Name		<u> </u>						
	6421 W North Ave Number Street	When was the debt incurred?n/a							
	Trained Chock	As of the date you file, the claim is: Check all that apply.							
		Contingent							
	Oak Park Illinois 60302	Unliquidated							
	City State Zip Code	Disputed							
	Who incurred the debt? Check one.	 ·							
	Debtor 1 only	Type of NONPRIORITY unsecured claim:							
	Debtor 2 only	Student loans							
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims							
	At least one of the debtors and another	_ , , , ,							
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts							
	Is the claim subject to offset?	✓ Other. Specify Payday Loan							
	No								
	=								
	Yes								
4.2	Americash Nonpriority Creditor's Name	- Last 4 digits of account number	\$200.00						
	2107 Sheridan Rd	When was the debt incurred?n/a							
	Number Street	As of the date you file, the claim is: Check all that apply.							
		Contingent							
		–							
	Zion Illinois 60099 City State Zip Code	Unliquidated							
	Who incurred the debt? Check one.	Disputed							
	✓ Debtor 1 only	Type of NONPRIORITY unsecured claim:							
	Debtor 2 only	Student loans							
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce							
	At least one of the debtors and another	that you did not report as priority claims							
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts							
	Is the claim subject to offset?	✓ Other. Specify Payday loan							
	✓ No								
	Yes								
4.2	CAPITAL RECOVERY SYSTE		#0.000.0 7						
4.3	Nonpriority Creditor's Name	Last 4 digits of account number	\$8,039.37						
	100 MEDWAY RD STE 201	When was the debt incurred?n/a							
	Number Street	As of the date you file, the claim is: Check all that apply.							
		Contingent							
	MILEODD M.:	Unliquidated							
	MILFORD Maine 01757 City State Zip Code	- =							
	Who incurred the debt? Check one.	Disputed							
	Debtor 1 only	Type of NONPRIORITY unsecured claim:							
	Debtor 2 only	Student loans							
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce							
	At least one of the debtors and another	that you did not report as priority claims							
	님	Debts to pension or profit-sharing plans, and other similar debts							
	Check if this claim relates to a community debt	✓ Other. Specify General Unsecured							
	Is the claim subject to offset?								
	Yes								
	155								

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 25 of 69

Allen Debtor 1 Leo Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 Check N Go - 103rd \$500.00 Last 4 digits of account number _ Nonpriority Creditor's Name 238 E 103rd St When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60628 Illinois Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify_ Payday Loan Is the claim subject to offset? ✓ No Yes City of Chicago Parking \$3,266.32 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaSalle St # 107A When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60602 Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt ✓ Other. Specify _ Parking Tickets Is the claim subject to offset? **✓** No Yes Comcast \$200.00 Last 4 digits of account number _ Nonpriority Creditor's Name 11621 E. Marginal Way # 5 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Bankruptcy Dept Contingent Unliquidated Seattle City Washington 98168 State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify ___ Cable Bill Is the claim subject to offset? **✓** No

Yes

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 26 of 69

Allen Debtor 1 Leo Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 ComEd \$1,866.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3 Lincoln Center Street Number As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated 60181 Oakbrook Terrace Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Electric Bill Other. Specify_ Is the claim subject to offset? **✓** No Yes Farmers Insurance \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name 4680 Wilshire Blvd When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Los Angeles California 90010 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt ✓ Other. Specify _ General Unseucred Is the claim subject to offset? **✓** No Yes **ILLINOIS COLLECTION SE** \$172.00 Last 4 digits of account number _ Nonpriority Creditor's Name 8231 185TH ST STE 100 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated TINLEY PARK 60487 Illinois City Zip Code State Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Collection High Tech Medical Is the claim subject to offset? Other. Specify_ **✓** No

Yes

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 27 of 69

Allen Debtor 1 Leo Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 \$8,002.40 Last 4 digits of account number Nonpriority Creditor's Name PO Box 7346 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 19101 Philadelphia Pennsylvania City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Unsecured IRS Is the claim subject to offset? **✓** No Yes MIDSTATE COLLECTION SO 4.11 \$27.00 Last 4 digits of account number 9261 Nonpriority Creditor's Name 2009B Round Barn Rd When was the debt incurred? 5/1/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent Champaign Illinois 61821 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? 001 Collection; Collecting for ORIGINAL CREDITOR: **V ✓** No MEDICAL PAYMENT DATA; Yes Other, Specify **CHAPTER 13** MIDSTATE COLLECTION SO 4.12 \$27.00 Last 4 digits of account number Nonpriority Creditor's Name 2009B Round Barn Rd When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 61821 Champaign Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: ✓ Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Collection Attorney Midland Is the claim subject to offset? Other. Specify Orthopedic Associates **✓** No

Yes

Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Case 16-35929 Page 28 of 69 Document

Allen Debtor 1 Leo Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Oak Lawn Police Dept Photo Enforcement \$250.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 76894 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 44101 Ohio Cleveland City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify General Unsecured Is the claim subject to offset? **✓** No Yes 4.14 Peoples Gas \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name 200 E. Randolph When was the debt incurred? n/a Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60601 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt ✓ Other. Specify Gas Bill Is the claim subject to offset? **✓** No Yes 4.15 STATE COLLECTION SERVI \$291.00 Last 4 digits of account number 4382 Nonpriority Creditor's Name 2509 S STOUGHTON RD 9/1/2012 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 53716 MADISON Wisconsin Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Is the claim subject to offset? 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT DATA $\overline{\mathbf{v}}$ **✓** No

Yes

Other, Specify

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 29 of 69

Debtor		Allen Case number (if known) Last Name				
Part 2:						
ait Z	After listing any entries on this page, number them beginn		Total claim			
4.16	STATE COLLECTION SERVICE					
4.10	Nonpriority Creditor's Name	Last 4 digits of account number	\$272.43			
	2509 S STOUGHTON RD Number Street	When was the debt incurred?n/a				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		Contingent				
	MADISON Wisconsin 53716	Unliquidated				
	City State Zip Code	Disputed				
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce				
	<u>'</u>	that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar				
	Check if this claim relates to a community debt	─ debts✓ Other. Specify Collecting for Attorney ACL Lab				
	Is the claim subject to offset?	Total Concounty for Attorney ACE Lab				
	✓ No					
	∐ Yes					
4.17	U S DEPT OF ED/GSL/ATL Nonpriority Creditor's Name	Last 4 digits of account number 6131	\$48,563.00			
	PO BOX 2287	When was the debt incurred? 5/1/2009				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		Contingent				
	ATLANTA Georgia 30301	Unliquidated				
	City State Zip Code Who incurred the debt? Check one.	Disputed				
	✓ Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	<u> </u>				
	Debtor 1 and Debtor 2 only	✓ Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar				
	Is the claim subject to offset?	debts				
	✓ No	Other. Specify				
	Yes					
4.18	US Cellular		\$800.00			
0	Nonpriority Creditor's Name	Last 4 digits of account number	Ψ000.00			
	Dept 0205 Number Street	When was the debt incurred?n/a				
	Citos:	As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Palatine Illinois 60055	Unliquidated				
	City State Zip Code	Disputed				
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	 Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar 				
	Debtor 1 and Debtor 2 only					
	At least one of the debtors and another					
	님					
	Check if this claim relates to a community debt	debts Other. Specify Cell Phone				
	Is the claim subject to offset? No					
	Yes					
	103					

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 30 of 69

Debtor 1	Leo	Allen	Case number (if known)		
	First Name Middle Name	Last Name			
Part 2:	Your NONPRIORITY Unsecured Claims - Con-	tinuation Page			
ı	After listing any entries on this page, number them begin	ning with 4.5, follo	wed by 4.6, and so forth.		
4.19	/illage of Evergreen Park	Last 4 digits	s of account number \$250.00		
	Nonpriority Creditor's Name	J			
_	0420 S. Kedzie Ave Number Street	When was t	he debt incurred?n/a		
ı	Number Street	As of the date you file, the claim is: Check all that apply.			
_		Continge			
E	Evergreen Park Illinois 60805	Unliquid	ated		
	City State Zip Code	Disputed	1		
The state of the s	Who incurred the debt? Check one.		NPRIORITY unsecured claim:		
Į.	Debtor 1 only				
	Debtor 2 only	Student	oans		
Ī	Debtor 1 and Debtor 2 only		ons arising out of a separation agreement or divorce		
Ī	At least one of the debtors and another		did not report as priority claims		
i	Check if this claim relates to a community debt	Debts to debts	pension or profit-sharing plans, and other similar		
	_	Other, S	pecify General Unsecured		
	s the claim subject to offset?				
ļ	<u>✓</u> No				
	Yes				

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Mair Document Page 31 of 69

Allen Debtor 1 Leo Case number (if known) First Name Middle Name Add the Amounts for Each Type of Unsecured Claim Part 4: Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government 6b. 6c. Claims for death or personal injury while you were \$0.00 intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that 6d. amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$48,563.00 **Total claims** 6f. Student loans from Part 2 6g. Obligations arising out of a separation agreement or \$0.00 divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar 6h. \$26,563.52 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$75,126.52 6j. Total. Add lines 6f through 6i. 6j.

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 32 of 69

Fill in this inform	nation to identify your cas	e:			
Debtor 1	Leo		Allen		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing) First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	Northern	District of Illinois		
			(State)		
Case number					
(If known)					
Official I	Form 106G			Check if t amended	
Schedul	e G: Execut	ory Contracts	s and Unexpi	oired Leases	12/15
	d, copy the additional p			th are equally responsible for supplying correct information. to this page. On the top of any additional pages, write your n	
1. Do you ha	ave any executory	contracts or unexpir	red leases?		
✓ No. Che	ck this box and file this fo	rm with the court with your o	ther schedules. You have r	e nothing else to report on this form.	
Yes. Fill	in all of the information be	elow even if the contracts or	leases are listed on Schee	hedule A/B: Property (Official Form 106A/B).	
				e. Then state what each contract or lease is for (for example, remove examples of executory contracts and unexpired leases.	ent,

State what the contract or lease is for

Person or company with whom you have the contract or lease

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 33 of 69

				_	
Fill	in this inform	nation to identify your cas	e:		
De	btor 1	Leo		Allen	
		First Name	Middle Name	Last Name	
	btor 2) First Name	Middle Nome	Loot Name	_
(Op	ouse, ii iiiiig) First Name	Middle Name	Last Name	
Un	ited States B	ankruptcy Court for the:	Northern	District of Illinois	_
Ca	se number			(State)	
(If k	(nown)				_
					Check if this is an
\sim	ιι: -: - Ι Γ	100LL			amended filing
O	mciai i	Form 106H			
Sc	chedul	e H: Your Co	odebtors		12/15
	✓ No Yes	,		not list either spouse as a codel	,
2.	Idaho, Louis	siana, Nevada, New Mexi o to line 3.	irved in a community propico, Puerto Rico, Texas, Was	shington, and Wisconsin.)	munity property states and territories include Arizona, California,
		vo Vo	pouse, or legal equivalent in	e with you at the time:	
			state or territory did you live?	Fill in th	e name and current address of that person.
		Name of your spouse, for	ormer spouse, or legal equiv	ralent	
		Number Street			
		City	State	Zip Code	
3.	again as a	codebtor only if that po	erson is a guarantor or co	signer. Make sure you have	r spouse is filing with you. List the person shown in line 2 isted the creditor on <i>Schedule D</i> (Official Form 106D), <i>D</i> , <i>Schedule E/F</i> , or <i>Schedule G</i> to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Official Form 106H Schedule H: Your Codebtors page 1

Column 1: Your codebtor

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 34 of 69

Fill in this information to ide	atify your case:				
iii iii tiiis iiiioiiiiatioii to idei	illiy your case.				
Leo First Name	Middle Name	Allen Last Name			
ebtor 2	ivildale Name	Last Name		Check if this is:	
Spouse, if filing) First Name	Middle Name	Last Name		An amended filing	
nited States Bankruptcy Court for t	ne: Northern	District of Illinois		A supplement showing post-petition chapte expenses as of the following date:	
ase number		(State)		expenses as of the following date.	
known)				MM / DD / YYYY	
Official Form 106I					
chedule I: Your I	ncome			1:	
ditional pages, write you	r name and case numbe			sheet to this form. On the top of any ion.	
Fill in your employmen information.	t	Debtor 1		Debtor 2	
If you have more than one	Employment status	Employed Not Employed	4	☐ Employed✓ Not Employed	
job, attach a separate page w information about addition	O	TNOT Employed	4	Not Employed	
employers.	Employer's name				
Include part time, seasor or	Employer's address	Number Street		Number Street	
self-employed work.					
Occupation may include student					
or homemaker, if it applie	S.	City	State Zip Code	City State Zip Code	
	How long employed there?		<u> </u>	·	
ou are separated.	the date you file this form. If y		•	0 in the space. Include your non-filing spouse unles	
attach a separate sheet to this form			For Debtor 1	For Debtor 2 or	
	salary, and commissions (before solar late what the monthly was	· · ·	\$0.0	non-filing spouse \$0.00	
3. Estimate and list monthly of	y, calculate what the monthly wag	ge would be.	+ \$0.0	00 + \$0.00	

4. Calculate gross income. Add line 2 + line 3.

\$0.00

\$0.00

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 35 of 69

Debtor 1 Leo		Allen	Case numbe	r (if known)		
First Name	Middle Name	Last Name	For Debtor 1	For Debtor 2 or non-filing spouse		
Copy line 4 here		→ 4.	\$0.00	\$0.00		
5. List all payroll deductions:						
5a. Tax, Medicare, and Socia	al Security deductions	5a.	\$0.00	\$0.00		
5b. Mandatory contribution	s for retirement plans	5b.	\$0.00	\$0.00		
5c. Voluntary contributions	for retirement plans	5c.	\$0.00	\$0.00		
5d. Required repayments of	f retirement fund loans	5d.	\$0.00	\$0.00		
5e. Insurance		5e.	\$0.00	\$0.00		
5f. Domestic support obliga	ations	5f.	\$0.00	\$0.00		
5g. Union dues		5g.	\$0.00	\$0.00		
, and the second	fy:		\$0.00			
· ·	Add lines 5a + 5b + 5c + 5d + 5e +5f	•	\$0.00	\$0.00		
7. Calculate total monthly take-	-home pay. Subtract line 6 from line 4	l. 7.	\$0.00	\$0.00		
8. List all other income regular	ly received:					
business, profession, or						
	h property and business showing grosessary business expenses, and the total		\$0.00	\$0.00		
8b. Interest and dividends		8b.	\$0.00	\$0.00		
dependent regularly reco		а				
divorce settlement, and pro	• •	8c.	\$0.00	\$0.00		
8d. Unemployment compen	sation	8d.	\$0.00	\$0.00		
8e. Social Security		8e.	\$1,804.00	\$1,530.00		
Include cash assistance and assistance that you receive the Supplemental Nutrition subsidies	cance that you regularly receive d the value (if known) of any non-cash , such as food stamps (benefits under Assistance Program) or housing					
, ,		_	\$0.00	\$0.00		
8g. Pension or retirement in		8g.	\$0.00	\$0.00		
	Specify:		\$0.00		1	
9. Add all other income Add line	es 8a + 8b + 8c + 8d + 8e + 8f +8g +	8h. 9. <u> </u>	\$1,804.00	\$1,530.00		
10.Calculate monthly income. Add the entries in line 10 for D	Add line 7 + line 9. Debtor 1 and Debtor 2 or non-filing spo	10. <u> </u>	\$1,804.00	+ \$1,530.00	= [\$3,334.00
Include contributions from an urelatives.	ributions to the expenses that you inmarried partner, members of your ho ready included in lines 2-10 or amount	ousehold, your depe	ndents, your roommate	•		
Specify:					11. +	\$0.00
	column of line 10 to the amount in				12.	\$3,334.00
White that amount on the Game	may or contoured and diameter curr	irrary or contain Elai	milioo ara riolatea Bat	а, п к аррпоо	Ĺ	Combined monthly income
13. Do you expect an increase	or decrease within the year after yo	ou file this form?				,
✓ No.						
Yes. Explain:						
1331 1450000						

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 36 of 69

Fill in this info	rmation to identify	your case:			
Debtor 1	Leo		Allen		
200.0.	First Name	Middle Name		_	
Debtor 2				_ Check if this is:	
(Spouse, if fill	ng) First Name	Middle Name	Last Name	An amended filing	
	Bankruptcy Court	for the: Northern	District of Illinois (State)	A supplement show expenses as of the	ring post-petition chapter 13 following date:
Case number (If known)					<u> </u>
	Form 10	06 <u>J</u> ur Expenses		MM/DD/YYYY	12/15
information. I		needed, attach another sheet to	ple are filing together, both are ec o this form. On the top of any add		
Part 1: De	scribe Your H	ousehold			
1. Is this a jo	oint case?				
✓ No. G	Go to line 2				
Yes. I	Does Debtor 2 liv	re in a separate household?			
	☐ No				
	Yes. Debtor 2	2 must file Official Forms 106J-2,	Expenses for Separate Household o	f Debtor 2.	
2. Do you ha		✓ No			
Do not list Debtor 2.	Debtor 1 and	Yes. Fill out this informatio each dependent	n for Dependent's relationship Debtor 1 or Debtor 2	•	Does dependent live with you?
_	xpenses include of people other	✓ No			
than yourself a	-	Yes			
dependen	its?				
Part 2: Est	timate Your Or	ngoing Monthly Expense	s		
	of a date after th		nless you are using this form as a a supplemental Schedule J, ched		
	•	th non-cash government assis cluded it on S <i>chedule I: Your I</i>	stance if you know the value of ncome (Official Form B 106l.)		Your expenses
	al or home owners for the ground or lo		nce. Include first mortgage payments	s and	\$0.00
If not inc	cluded in line 4:				
4a. Real	estate taxes				4a \$250.00
4b. Prope	erty, homeowner's,	, or renter's insurance			4b. \$75.00
4c. Home	e maintenance, repa	air, and upkeep expenses			4c. \$100.00
4d. Home	eowner's association	on or condominium dues			4d. \$0.00

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 37 of 69

Allen Debtor 1 Leo Case number (if known) First Name Middle Name Last Name Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$350.00 6a. 6b. Water, sewer, garbage collection \$129.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$200.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$425.00 7. 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning 9. \$175.00 10. Personal care products and services 10. \$175.00 11. Medical and dental expenses \$100.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$400.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance 15c \$75.00 15d. Other insurance. Specify: ___ 15d \$0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 17a \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes. \$0.00 20h 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses. \$0.00 20d 20e. Homeowner's association or condominium dues \$0.00 20e

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 38 of 69

Debtor 1	Leo			Allen	Case number (if known)			
	First Nam	e	Middle Name	Last Name				
21.Other	. Specify	Wife's Chapter 13 BK				21	\$350	.00
22. Calcu	ılate you	ir monthly expenses.					\$2,804	.00
22a. <i>A</i>	Add lines	4 through 21.					\$0	.00
22b. C	Copy line	22 (monthly expenses for	Debtor 2), if any, fron	n Official Form 106J-2			\$2,804	.00
22c. A	dd line 2	2a and 22b. The result is y	our monthly expense	es.		22.		
23.Calcu	late you	r monthly net income.						
23a. C	Copy line	12 (your combined monthly	23a	\$3,334	.00			
23b. C	Copy you	monthly expenses from lin		23b	\$2,804	.00		
23c. S	Subtract y	our monthly expenses from		\$530	.00			
•	The resu	It is your monthly net incon	ne.			23c		
24. Do vo	ou expe	ct an increase or decreas	se in vour expense:	s within the year after yo	u file this form?			
	•			within the year or do you ex				
				odification to the terms of y				
✓ 1	No							
	⁄es							
		Explain here:						
		<u> Ехрантного.</u>						

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 39 of 69

Fill in this information to identify your case:							
Debtor 1	Leo		Allen				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing) First Name		Middle Name	Last Name				
United States	Bankruptcy Court for the:	Northern	District of Illinois				
Case number (If known)			(State)				

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t1: Sign Below								
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
	☑ No								
	Yes. Name of person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).								
	Under penalty of perjury, I declare that I have read the summary at that they are true and correct.	nd schedules filed with this declaration and							
	·								
X	7.5 2.50 7 11.01.	*							
	Signature of Debtor 1	Signature of Debtor 2							
	Date 11/10/2016	Date							
	MM/DD/YYYY	MM/DD/YYYY							

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 40 of 69

	information to ide	ntify your ca	se:					
Debtor 1	Leo			Allen				
	First Nam	е	Middle N	lame Last Nam	ne			
Debtor 2 (Spouse, i	if filing) First Nam	e	Middle N	lame Last Nam	ne			
United Sta	ates Bankruptcy C	ourt for the:	Northern	District of Illino (State				
Case num (If known)	nber			,				
(II KIIOWII)								Check if this is a
Officia	al Form	107						amended filing
			ial Affairs	for Individua	ale Filin	a for Ra	ankruntev	/ 12/
uestion.	·			n the top of any additiona s and Where You Liv		your name and	d case number (if	known). Answer every
1. Wh	nat is your curre	nt marital s	tatus?					
	Married							
	Not married							
	•							
2. Dui	ring the last 3 ye	ars, have yo	ou lived anywhere	other than where you live	now?			
✓	No							
		e places you	lived in the last 3 year	ars. Do not include where y	ou live now.			
		e places you	lived in the last 3 year	ars. Do not include where y Dates Debtor 1 lived there	ou live now. Debtor 2:			Dates Debtor 2 lived there
	Yes. List all of th	e places you	lived in the last 3 year	Dates Debtor 1 lived	Debtor 2:	s Debtor 1		
	Yes. List all of the	e places you	lived in the last 3 year	Dates Debtor 1 lived	Debtor 2:			there
	Yes. List all of th	e places you	lived in the last 3 year	Dates Debtor 1 lived there	Debtor 2:			there Same as Debtor 1 From
	Yes. List all of the	e places you	lived in the last 3 year	Dates Debtor 1 lived there	Debtor 2:			there Same as Debtor 1
	Yes. List all of the	e places you	lived in the last 3 year	Dates Debtor 1 lived there	Debtor 2:		Zip Code	there Same as Debtor 1 From
	Yes. List all of the Debtor 1:			Dates Debtor 1 lived there	Debtor 2: Same as Number Stree	eet	Zip Code	there Same as Debtor 1 From
	Yes. List all of the Debtor 1:			Dates Debtor 1 lived there	Debtor 2: Same as Number Stree	eet State	Zip Code	there Same as Debtor 1 From To
	Yes. List all of the Debtor 1:			Dates Debtor 1 lived there	Debtor 2: Same as Number Stree	State S Debtor 1	Zip Code	there Same as Debtor 1 From To
	Yes. List all of the Debtor 1: Number Street City			Dates Debtor 1 lived there From To	Debtor 2: Same as Number Stre	State S Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1
	Yes. List all of the Debtor 1: Number Street City			Dates Debtor 1 lived there From To	Debtor 2: Same as Number Stre	State S Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From From

✓ No

Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 41 of 69

Tirst Name Middle Middle	Allen e Name Last N		number (if known)	
t 2: Explain the Sources of Your				
Did you have any income from employmer Fill in the total amount of income you receive activities. If you are filling a joint case and you No Yes. Fill in the details.	nent or from operating a b ed from all jobs and all busir	nesses, including part-time	-	years?
	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$800.00	Wages, commissions, bonuses, tips Operating a business	
For last calendar year: (January 1 to December 31, 2015) YYYY	Wages, commissions, bonuses, tips Operating a business	\$20800.00	Wages, commissions, bonuses, tips Operating a business	
For the calendar year before that: (January 1 to December 31, 2014) YYYY	✓ Wages, commissions, bonuses, tips ☐ Operating a business	\$20800.00	Wages, commissions, bonuses, tips Operating a business	
Include income regardless of whether that include income regardless of whether that include income; include and you have income that you received. List each source and the gross income from No Yes. Fill in the details.	nterest; dividends; money co together, list it only once und each source separately. Do	ollected from lawsuits; royalties der Debtor 1.	; and gambling and lottery wi	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions an exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Est. 2016 SSI	\$33,340.00		
For last calendar year: (January 1 to December 31, 2015)	Est. 2015 SSI	\$40,008.00		
For the calendar year before that: (January 1 to December 31, 2014) YYYY	Est. 2014 SSI	\$40,008.00		

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 42 of 69

	Leo First Name		Middle Name	Allen Last Name	Case numb	er (if known)			
		D			D I				
3: L	ist Certain	Payments	You Made B	efore You Filed for	Bankruptcy				
re ei	ther Debtor 1'	s or Debtor 2	2's debts primar	ily consumer debts?					
N			ebtor 2 has prim amily, or househo		Consumer debts are defined	in 11 U.S.C. § 101(8) as "inci	urred by an individual		
	During the 9	00 days before	e you filed for ban	kruptcy, did you pay any cre	editor a total of \$6,425* or mo	re?			
	No. Go	to line 7.							
Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.									
	* Subject to	adjustment o	n 4/01/19 and eve	ery 3 years after that for cas	es filed on or after the date o	f adjustment.			
7	es. Debtor 1 o	r Debtor 2 o	r both have prin	narily consumer debts.					
_	During the 9	00 days before	e you filed for ban	kruptcy, did you pay any cre	editor a total of \$600 or more	?			
	_	to line 7.		· · ·					
	tl	hat creditor. D	o not include pay	ments for domestic suppo ments to an attorney for th		support and	NA/aa dhiir		
				Dates of payment	Total amount paid	Amount you still owe	Was this payment for		
C	reditor's Name	e					Mortgage		
N	lumber Street		,				Car Credit card		
_							Loan repaymen		
C	City	State	Zip Code				Suppliers or vendors Other		
C	reditor's Name	e					Mortgage Car		
N	lumber Street						Credit card		
_							Loan repaymen		
_	ity	State	Zip Code				Suppliers or vendors		
	,	Jidio	_ip 0000				Other		
(reditor's Name	2					Mortgage		
_		-					Car		
٨	lumber Street						Credit card Loan repaymen		
_							Suppliers or		
C	City	State	Zip Code				vendors		
							Othor		

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 43 of 69

ebtor 1	Leo		AI	len	Case number ((if known)
	First Name	Middle Name	La	st Name		
Insic corp ager	lers include your relative orations of which you a	are an officer, director, per pusiness you operate as a	relatives of any son in control, o	general partners; par r owner of 20% or mo	tnerships of which y re of their voting se	ho was an insider? /ou are a general partner; curities; and any managing omestic support obligations,
V	No No	to a charle				
Ц	Yes. List all payments	to an insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name					
	Number Street					
	City State	e Zip Code				
	Insider's Name					
	Number Street					
	0::	7: 0 1				
_	City State	e Zip Code				
Inclu	ler? de payments on debts No	guaranteed or cosigned b	y an insider. Dates of	Total amount	Amount you	n account of a debt that benefited an Reason for this payment
			payment	paid	still owe	Include creditor's name
	Insider's Name			<u> </u>		
	Number Street					
	City State	e Zip Code				
	Insider's Name					
	Number Street					
	City Ctat	o Zin Codo				
	City State	e Zip Code				

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 44 of 69

Debt	or 1				Allen		Case number (if	known)	
		First Name	Middle Name	9	Last Name				
Part	4:	Identify Legal A	Actions, Reposses	ssions. a	and Foreclosure	es			
		raoniny Logar,	totiono, repossos	50.0					
l	ist a		u filed for bankruptcy, ding personal injury cas						ng? r custody modifications, and
	7	No							
ŀ		No You Fill in the details							
		Yes. Fill in the details	5.		• •				
				Nature	of the case	Court or	agency		Status of the case
		Case title							Pending
		-				Court Nan	ne		On appeal
		Case number				NumberSt	root		Concluded
						Numberou	1001		_
						City	State	Zip Code	
		Case title							Pending
		-				Court Nan	ne		On appeal
		Case number				NumberSt	root		Concluded
		-				Numbersi	ieei		_
						City	State	Zip Code	
		No. Go to line 11. Yes. Fill in the inforr	mation below.		Describe the prop	erty		Date	Value of the property
		Creditor's Name							
					Explain what happ	oened			
		Number Street							
					Property was re	epossessed.			
					Property was fo	oreclosed.			
					Property was g				
		City	State Zip Co	de	Property was a	ttached, seized,	or levied.		
					Describe the prop	erty		Date	Value of the property
		Creditor's Name							
					Explain what happ	pened			
		Number Street							
					Property was re	epossessed.			
					Property was for				
					Property was g				
		City	State Zip Co	de		ttached, seized,	or levied.		

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 45 of 69

Debto	or 1		Allen	Case number (if known)	
		First Name Middle Name	Last Name		
		hin 90 days before you filed for bankruptcy, did ounts or refuse to make a payment because yo		ank or financial institution, set off any a	imounts from your
	✓	No Yes. Fill in the details.			
			Describe the action the	e creditor took Date action was taken	
		Creditor's Name	-		
		Number Street	Last 4 digits of account n	umber: XXXX-	
		City State Zip Code	<u>.</u>		
		hin 1 year before you filed for bankruptcy, was ointed receiver, a custodian, or another officia		possession of an assignee for the benef	fit of creditors, a court-
	✓	No Yes			
Part (5:	List Certain Gifts and Contributions			
13.		thin 2 years before you filed for bankruptcy, did	d you give any gifts with a to	otal value of more than \$600 per person	?
		No Yes. Fill in the details for each gift.			
		Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	
		Person to Whom You Gave the Gift	-		<u> </u>
		Number Street	- -		
		City State Zip Code	_		
		Person's relationship to you			
		Person to Whom You Gave the Gift	-		
		Number Street	-		
		City State Zip Code Person's relationship to you	_		

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 46 of 69

Deb	tor 1			Allen	Case number (if known)	
		First Name	Middle Name	Last Name			
14.	Wit	nin 2 years before you file	d for bankruptcy, did	you give any gifts or contribut	ions with a total value o	f more than \$600	to any charity?
	V	No		,		•	, , , ,
	H	Yes. Fill in the details for ea	ch gift or contribution				
	ш		_	Describe what was contrib	لمفيد	Dataway	Value
		Gifts or contributions to that total more than \$600		Describe what you contrib	outea	Date you contributed	Value
		that total more than \$000				Continuated	
				_		-	
		Charity's Name					
				-			
				_			
		Number Street					
		City	7in Codo	-			
		City State	Zip Code				
Part	t 6:	List Certain Losses					
15.		nin 1 year before you filed bling?	for bankruptcy or sir	nce you filed for bankruptcy, dic	l you lose anything bec	ause of theft, fire,	other disaster, or
	✓	No					
	Ħ	Yes. Fill in the details.					
	_	Describe the property yo	u lost and	Describe any insurance co	overage for the loss	Date of your	Value of property
		how the loss occurred		Include the amount that insur		loss	lost
				pending insurance claims on	line 33 of Schedule		
				A/B: Property.			
		List Certain Payment					
	Inclu	de any attorneys, bankrupto No Yes. Fill in the details.	y petition preparers, or	credit counseling agencies for ser	vices required in your bar	kruptcy.	
				Description and value of a transferred	ny property	Date payment or transfer was made	Amount of payment
		LAW FIRM		Attorney's Fee - 400.00		11/10/2016	\$400.00
		Person Who Was Paid		•			·
		11101 S. Western Avenue		_			
		Number Street					
				_			
		Chicago Illinois	60643				
		City State	Zip Code	•			
			·	_			
		Email or website address					
		Person Who Made the Payr	ment if Net Vou	-			
		Person who wade the Payr	ment, if Not You				
		Person Who Was Paid					
		Number Street					
		City State	Zip Code	•			
			,				
		Email or website address					
		Person Who Made the Payr					
		Parcon Who Made the Davi	TODE IT NOT VOLL				

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 47 of 69

Deb	tor 1	Leo		Allen	Case number (if known)	
		First Name	Middle Name	Last Name			
17.	help	nin 1 year before you filed you deal with your credito not include any payment or tra No Yes. Fill in the details.	ors or to make payment		our behalf pay or transfer	any property to any	one who promised to
	ш	res. Fill ill the details.					
				Description and value of transferred	any property		Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
		City State	Zip Code				
	trans	de both outright transfers an sfers that you have already lis No Yes. Fill in the details.		urity (such as the granting of a			Oo not include gifts and
				Description and value of property transferred		ny property or eceived or debts pai e	Date transfer was made
		Person Who Received Trans	nsfer				
		Number Street					
		City State Person's relationship to you	Zip Code				
		Person Who Received Tran	nsfer				
		Number Street					
		City State Person's relationship to you	Zip Code				
19.		nin 10 years before you file ese are often called asset-pro		ou transfer any property to	a self-settled trust or sim	ilar device of which y	ou are a beneficiary?
		No Yes. Fill in the details.					
	Ц	ies. Fiii iii uie detalis.		Description and value of	f the property transferre	d	Date transfer was made
		Name of trust					

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 48 of 69

Debte	or 1	Leo First Name Middle I	Name	Allen Last Name	Case	number (if known)		
Part 8	8:	List Certain Financial Accoun			loxes, and	Storage Units		
20.	With mov	nin 1 year before you filed for bankru yed, or transferred? Ide checking, savings, money market, or peratives, associations, and other financi	ptcy, were any final	ncial accounts or in	struments he	eld in your name, or fo	-	
		No Yes. Fill in the details.	Last 4 number	digits of account er	Type of a instrum	account or ent	Date account was closed, sold, moved, or	Last balance before closing or transfer
		Person Who Was Paid Number Street	XXXX-		Savi	ey market erage	transferred	
		City State Zip C Person Who Was Paid Number Street	Code XXXX-		Savi	ey market serage		
		City State Zip C you now have, or did you have within er valuables?		iled for bankruptcy,	any safe dep	posit box or other dep	ository for secur	ities, cash, or
		Yes. Fill in the details.	Who else	e had access to it?		Describe the conte	nts	Do you still have it?
		Name of Financial Institution Number Street City State Zip Co	Name Number City	Street State 2	Zip Code			□ No □ Yes
22.		e you stored property in a storage ur No Yes. Fill in the details.	nit or place other th	an your home withi	1 1 year befo	re you filed for bankr	uptcy?	
			Who else	e had access to it?		Describe the conte	nts	Do you still have it?
		Name of Storage Facility	Name					☐ No ☐ Yes
		Number Street	Number	Street Z	ip Code			_
		City State Zip Co	ode					

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 49 of 69

ebtor :		A			e number (if known)	
	First Name Middle Name		ast Name			
rt 9:	Identify Property You Hold or Cont	rol for Some	eone Else			
. Do	you hold or control any property that some	one else owns	? Include any	property you b	porrowed from, are storing for, or hold i	n trust for
	meone.		-			
√	No					
	Yes. Fill in the details.					
		Where is th	ne property?		Describe the contents	Value
	Owner's Name	Number Stre	<u>aet</u>			
		rambor our	,,,,			
	Number Street					
		City	State	Zip Code		
		Oity	Olale	Zip Oodc		
	City State Zip Code					
art 10	Give Details About Environmental	Information	1			
or the	purpose of Part 10, the following definitions apply	<i>r</i> :				
	Environmental law means any federal, state, or lo		gulation conce	erning pollution o	contamination, releases of	
	hazardous or toxic substances, wastes, or materia	al into the air, lar	nd, soil, surfac	e water, groundw	vater, or other medium,	
	including statutes or regulations controlling the cl	eanup of these	substances, v	astes, or materia	al.	
	Site means any location, facility, or property as def	•	environmental	law, whether you	now own, operate, or utilize it	
	or used to own, operate, or utilize it, including dis	sposal sites.				
•	Hazardous material means anything an environment			us waste, hazard	lous substance,	
•	Hazardous material means anything an environmetoxic substance, hazardous material, pollutant, co			us waste, hazard	lous substance,	
-		ontaminant, or si	milar term.		lous substance,	
■ eport	toxic substance, hazardous material, pollutant, co all notices, releases, and proceedings that you kn	ontaminant, or si	milar term. dless of when	they occurred.		
■ eport	toxic substance, hazardous material, pollutant, co	ontaminant, or si	milar term. dless of when	they occurred.		,
■ eport	toxic substance, hazardous material, pollutant, co all notices, releases, and proceedings that you kn as any governmental unit notified you that yo No	ontaminant, or si	milar term. dless of when	they occurred.		,
■ eport	toxic substance, hazardous material, pollutant, co all notices, releases, and proceedings that you kn as any governmental unit notified you that yo	ontaminant, or si	milar term. dless of when e or potential	they occurred.	or in violation of an environmental law?	
■ eport	toxic substance, hazardous material, pollutant, co all notices, releases, and proceedings that you kn as any governmental unit notified you that yo No	ontaminant, or si	milar term. dless of when e or potential	they occurred.		Date of
■ eport	toxic substance, hazardous material, pollutant, co all notices, releases, and proceedings that you kn as any governmental unit notified you that yo No	ontaminant, or si	milar term. dless of when e or potential	they occurred.	or in violation of an environmental law?	
■ eport	toxic substance, hazardous material, pollutant, co all notices, releases, and proceedings that you kn as any governmental unit notified you that yo No	ontaminant, or si	milar term. dless of when e or potential	they occurred.	or in violation of an environmental law?	Date of
■ eport	toxic substance, hazardous material, pollutant, co all notices, releases, and proceedings that you kn as any governmental unit notified you that yo No Yes. Fill in the details.	ontaminant, or sinow about, regardou may be liable Governmen	milar term. dless of when e or potential ntal unit	they occurred.	or in violation of an environmental law?	Date of
■ eport	toxic substance, hazardous material, pollutant, coall notices, releases, and proceedings that you know as any governmental unit notified you that you have not not notified you that you have not	Government	milar term. dless of when e or potential ntal unit	they occurred.	or in violation of an environmental law?	Date of
■ eport	toxic substance, hazardous material, pollutant, coall notices, releases, and proceedings that you know as any governmental unit notified you that you have not not notified you that you have not	Government	milar term. dless of when e or potential ntal unit	they occurred.	or in violation of an environmental law?	Date of
■ eport	toxic substance, hazardous material, pollutant, coall notices, releases, and proceedings that you know as any governmental unit notified you that you have not not notified you that you have not	Government Number Streen	milar term. dless of when e or potential ntal unit al unit	they occurred.	or in violation of an environmental law?	Date of
eport	toxic substance, hazardous material, pollutant, coall notices, releases, and proceedings that you know as any governmental unit notified you that you have any governmental unit notified you have any governmental	Government Number Stree City	milar term. dless of when e or potential ntal unit al unit eet State	they occurred. Iy liable under o	or in violation of an environmental law?	Date of
eport	toxic substance, hazardous material, pollutant, coall notices, releases, and proceedings that you know as any governmental unit notified you that you have as any governmental unit notified you that you have any governmental unit notified you have any government	Government Number Stree City	milar term. dless of when e or potential ntal unit al unit eet State	they occurred. Iy liable under o	or in violation of an environmental law?	Date of
eport	toxic substance, hazardous material, pollutant, coall notices, releases, and proceedings that you know as any governmental unit notified you that you have any governmental unit notified you have any governmental	Government Number Stree City	milar term. dless of when e or potential ntal unit al unit eet State	they occurred. Iy liable under o	or in violation of an environmental law?	Date of
eport	toxic substance, hazardous material, pollutant, co all notices, releases, and proceedings that you know as any governmental unit notified you that you have a likely on the details. No	Government Number Stree City	milar term. dless of when e or potential ntal unit al unit eet State	they occurred. Iy liable under o	or in violation of an environmental law?	Date of
eport	toxic substance, hazardous material, pollutant, coall notices, releases, and proceedings that you know as any governmental unit notified you that you have any governmental unit notified you that you have yes. Fill in the details. Name of site Number Street City State Zip Code Inve you notified any governmental unit of any have you notified any gove	Government Number Stree City	milar term. dless of when e or potential ntal unit al unit et State	they occurred. Iy liable under o	or in violation of an environmental law?	Date of notice
eport	toxic substance, hazardous material, pollutant, coall notices, releases, and proceedings that you know as any governmental unit notified you that you have any governmental unit notified you that you have yes. Fill in the details. Name of site Number Street City State Zip Code Inve you notified any governmental unit of any have you notified any gove	Government Government Number Stree City	milar term. dless of when e or potential ntal unit al unit et State	they occurred. Iy liable under o	or in violation of an environmental law? Environmental law, if you know it	Date of notice
eport	toxic substance, hazardous material, pollutant, coall notices, releases, and proceedings that you know as any governmental unit notified you that you have any governmental unit notified you that you have yes. Fill in the details. Name of site Number Street City State Zip Code Inve you notified any governmental unit of any have you notified any gove	Government Government Number Stree City	milar term. dless of when e or potential ntal unit al unit set State zardous mate	they occurred. Iy liable under o	or in violation of an environmental law? Environmental law, if you know it	Date of notice
eport	toxic substance, hazardous material, pollutant, coall notices, releases, and proceedings that you know as any governmental unit notified you that you have any governmental unit notified you that you have yes. Fill in the details. Name of site Number Street City State Zip Code Ave you notified any governmental unit of any yes. Fill in the details. No Yes. Fill in the details.	Government Government Government City Government Government Government	milar term. dless of when e or potential ntal unit al unit eet State zardous mate	they occurred. Iy liable under o	or in violation of an environmental law? Environmental law, if you know it	Date of notice
eport	toxic substance, hazardous material, pollutant, coall notices, releases, and proceedings that you know as any governmental unit notified you that you have any governmental unit notified you that you have yes. Fill in the details. Name of site Number Street City State Zip Code Inve you notified any governmental unit of any yes. Fill in the details.	Government City Government City Government City	milar term. dless of when e or potential ntal unit al unit eet State zardous mate	they occurred. Iy liable under o	or in violation of an environmental law? Environmental law, if you know it	Date of notice
eport	toxic substance, hazardous material, pollutant, coall notices, releases, and proceedings that you know as any governmental unit notified you that you have any governmental unit notified you that you have yes. Fill in the details. Name of site Number Street City State Zip Code Ave you notified any governmental unit of any yes. Fill in the details. No Yes. Fill in the details.	Government Government City Government Government City Government Government Number Street Government Number Street Government Number Street	milar term. dless of when e or potential ntal unit al unit set State zardous mate ntal unit	zip Code	or in violation of an environmental law? Environmental law, if you know it	Date of notice
eport	toxic substance, hazardous material, pollutant, coall notices, releases, and proceedings that you know as any governmental unit notified you that you have any governmental unit notified you that you have yes. Fill in the details. Name of site Number Street City State Zip Code Ave you notified any governmental unit of any yes. Fill in the details. No Yes. Fill in the details.	Government Government Government City Government Government Government	milar term. dless of when e or potential ntal unit al unit eet State zardous mate	they occurred. Iy liable under o	or in violation of an environmental law? Environmental law, if you know it	Date of notice

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 50 of 69

Deb	tor 1				Allen	Case	number (if known)	
		First Name		Middle Name	Last Name			
26.	Hav	e you been a part	y in any judic	ial or administra	tive proceeding under	any environmenta	al law? Include settlements and orders	s.
	✓	No						
		Yes. Fill in the deta	ails.					
				•	Court or agency		Nature of the case	Status of the case
		Case title						D Doorton
		-			Court Name			Pending
								On appeal
		Case number		ſ	Number Street			Concluded
				(City State	Zip Code		
Part	t 11:	Give Details A	About Your	Business or	Connections to Ar	nv Business		
27.	With	nin 4 years before	you filed for	bankruptcy, did	you own a business or	have any of the fo	ollowing connections to any business	?
		A colo proprio	tor or oalf amon	loved in a trade m	vrofogojon or other gotivit	h , aith ar full time a	r nort time	
					profession, or other activit		г рап-ште	
				y company (LLC)	or limited liability partner	ship (LLP)		
		A partner in a						
		An officer, dire	ector, or mana	ging executive of a	a corporation			
		An owner of a	t least 5% of th	ne voting or equity	securities of a corporation	n		
		No None of the ob	ava annliaa C	o to Dow 10				
	\mathbf{H}	No. None of the ab			halaw far agab buginaga			
	Ш	res. Check all that	арріу ароче а	na iii in the details	below for each business			
					Describe the natu	are of the busines		
							include Social Security nu	imber of frint.
		Business Name			_		EIN:	
		Dusiness Name						
		Number Street			_		Dates business existed	
					Name of account	ant or bookkeepe	er	
		City	State	Zip Code	_		From To	
		•		·				
					Describe the natu	ire of the husines	Employer Identification n	umber Do not
					Describe the nate	are or the busines	include Social Security nu	
							EIN:	
		Business Name	<u> </u>					
		Nl			_		Dates business existed	
		Number Street			Name of account	ant or bookkeepe		
		City	State	Zip Code	_	•	FromTo	
		City	State	Zip Code				
					Describe the natu	ure of the busines	Employer Identification n include Social Security nu	
					_		EIN:	
		Business Name						
		Number Street			_		Dates business existed	
					Name of account	ant or bookkeepe	er	
		City	State	Zip Code	_		From To	
		,						

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 51 of 69

Deb	tor 1	Leo	A51.10 A1	Allen	Case number (if known)			
		First Name	Middle Name	Last Name				
28.	28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.							
	Y	No	al.					
	Ш	Yes. Fill in the details b	elow.	Date issued				
				Date issued				
		Name		MM/DD/YYYY				
		Number Street						
		City	State Zip Code					
Part	42.	Sign Below						
1	true a	and correct. I underst ruptcy case can result	and that making a false state t in fines up to \$250,000, or im	ment, concealing property prisonment for up to 20 ye	ts, and I declare under penalty of perjury that the answers are , or obtaining money or property by fraud in connection with a ears, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.			
		/s/ Leo Signature	of Debtor 1		Signature of Debtor 2			
		Date 11/1	0/2016		Date 11/10/2016			
ı	Did y	ou attach additional p	pages to Your Statement of F	inancial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?			
		10	•		,			
i		′es						
ı	Did y	ou pay or agree to pa	y someone who is not an atto	rney to help you fill out ba	ankruptcy forms?			
ı	V N	lo						
İ	<u></u> ⊢	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice,			

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 52 of 69

B 203 (12/94)

In

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

re	Leo Allen ; Spouse		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF COMP	ENSATION OF AT	TORNEY F	OR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Ban that compensation paid to me within one yea services rendered or to be rendered on beha is as follows:	r before the filing of the petition	n in bankruptcy, or	agreed to be paid to me, for
	For legal services, I have agreed to accept			\$4,000.00
	Prior to the filing of this statement I have red	eived		\$400.00
	Balance Due			\$3,600.00
2.	The source of the compensation paid to me v	/as:		
	J Debtor	Other (specify)		
3.	The source of the compensation paid to me i	S:		
	✓ Debtor	Other (specify)		
4.	I have not agreed to share the above-dismembers and associates of my law firm	closed compensation with any .	other person unles	ss they are
	I have agreed to share the above-disclosmembers or associates of my law firm. At the people sharing in the compensation,	A copy of the agreement, together		
5.	In return for the above-disclosed fee, I have a. Analysis of the debtor's financial situa bankruptcy;	-	•	
	b. Preparation and filing of any petition,	schedules, statements of affai	rs and plan which r	may be required;
	c. Representation of the debtor at the m	eeting of creditors and confirmation	ation hearing, and	any adjourned hearings thereof;
	d. Representation of the debtor in adver	sary proceedings and other co	ntested bankruptcy	matters;
6.	By agreement with the debtor(s), the above-o	lisclosed fee does not include	the following service	ces:
		CERTIFICATION		
	I certify that the foregoing is a complete state the debtor(s) in this bankruptcy proceedings.	nent of any agreement or arra	ngement for paymo	ent to me for representation
	11/10/2016	/s/ A	yah Abdelhadi	
	Date	Signa	ature of Attorney	
		Sen	nrad Law Firm	
		Nai	me of law firm	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 55 of 69

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 57 of 69

- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$77.00 for expenses, leaving a balance due of \$3,987.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 11/10/2016	
Signed:	
/s/ Leo Allen	
Les Celler	/s/ Ayah Abdelhadi
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
<u> </u>	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

-	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers.
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 62 of 69

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	e: Allen, Leo ; Spouse Case No				
	Debtor(s)				
		Chapter	Chapter13		
	VERIFICATION	OF CREDITOR MA	TRIX		
	The above named Debtors hereby verify that the at	ttached list of creditors is tru	ue and correct to the best of their knowledge.		
Date:	11/10/2016	/s/ Allen, Leo			
		Allen, Leo			
		Signature of De	ebtor		
		/s/ Spouse			
		Spouse	_		
		Signature of Jo	int Debtor		
		_			

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA , GA 30301

STATE COLLECTION SERVI 2509 S STOUGHTON RD MADISON , WI 53716

MIDSTATE COLLECTION SO 2009B Round Barn Rd Champaign , IL 61821

Americash 3200 W. 159th Street Harvey, IL 60426

CAPITAL RECOVERY SYSTE 100 MEDWAY RD STE 201 MILFORD , ME 01757

Check N Go - 103rd 238 E 103rd St Chicago , IL 60628

City of Chicago Parking 121 N. LaSalle St # 107A Chicago , IL 60602

Comcast 11621 E. Marginal Way # 5 Bankruptcy Dept Seattle , WA 98168

ComEd 3 Lincokln Cetre c/o Sabrina Copelan Villa Park , IL 60181

Farmers Insurance 4680 Wilshire Blvd Los Angeles , CA 90010

ILLINOIS COLLECTION SE 8231 185TH ST STE 100 TINLEY PARK , IL 60487 Oak Lawn Police Dept Photo Enforcement Po Box 76894 Cleveland, OH 44101

Peoples Gas 200 E. Randolph Chicago , IL 60601

STATE COLLECTION SERVICE Po Box 6250 Madison , WI 53716

US Cellular Dept 0205 Palatine , IL 60055

Village of Evergreen Park 9420 S. Kedzie Ave Evergreen Park , IL 60805

IRS 1 PO Box 7346 Philadelphia , PA 19101

1st Loans Financial 1113 W Chicago Ave Chicago , IL 60642

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 65 of 69

Debtor 1 Leo		Allen (Case number (if known)	
First Name	Middle Name	Last Name		
Part 6: Answer These Qu	estions for Reporting Purpose			
^{16.} What kind of debts do you have?	 16a. Are your debts primarily "incurred by an individual No. Go to line 16b. ✓ Yes. Go to line 17. 16b. Are your debts primarily money for a business or in No. Go to line 16c. ✓ Yes. Go to line 17. 16c. State the type of debts your debts primarily yes. 	Il primarily for a personal, y business debts? Busine investment or through the	family, or household pu ess debts are debts that e operation of the busin	urpose." you incurred to obtain less or investment.
17. Are you filing under Chapter 7?	✓ No. I am not filing under Cha	upter 7. Go to line 18.	THE REPORT OF THE PROPERTY OF	
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	☐ No.	r 7. Do you estimate that afte funds will be available to dis	er any exempt property is tribute to unsecured credi	excluded and administrative itors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199	1,000-5,000 5,001-10,000 10,001-25,000	 5	25,001-50,000 50,001-100,000 More than 100,000
Miller M. M. L. F. C. Ann. M. T. MAN ANTHROPOMENTAL AND A STANDARD STANDARD AND A STANDARD AND AND AND AND AND AND AND AND AND AN	200-999	14-266-1 mbrook make was samaki i nakatawa ka make wasaki ka maji kaji		
19. How much do you estimate your assets to be worth?		\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001-	50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
^{20.} How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001-	50 million	5500,000,001-\$1 billion 61,000,000,001-\$10 billion 610,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
	I have examined this petition, ar correct. If I have chosen to file under Ch of title 11, United States Code. under Chapter 7. If no attorney represents me and	apter 7, I am aware that I I understand the relief ava d I did not pay or agree to	may proceed, if eligible, ailable under each chapi pay someone who is no	under Chapter 7, 11,12, or 13 ter, and I choose to proceed ot an attorney to help me fill
	out this document, I have obtain		•	• •
	I request relief in accordance wi		•	· · · · · · · · · · · · · · · · · · ·
	I understand making a false stat connection with a bankruptcy co both. 18 U.S.C. §§ 152, 1341, 1	ase can result in fines up	ty, or obtaining money to \$250,000, or impriso	or property by fraud in onment for up to 20 years, or
	* /s/Leo Allen Lea	allensk.	×	
	Signature of Debtor 1	<u> </u>	Signature of Debtor 2	
Andrew or provide a relative to the control of the	Executed on 11/10/2016 MM / DD		Executed on	MM / DD / YYYY

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 66 of 69

Fill in this infor	mation to identify your c	ase:		
Debtor 1	Leo		Allen	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number			(Glate)	
(II KI IOWI)	······································			
Official	Form 106De	; C		Check if this is a amended filing
Declarat	ion About an	 Individual Debte	or's Schedules	12/1
If two married	people are filing togethe	er, both are equally respon	sible for supplying correc	t information.
money or prope	erty by fraud in connect 1341, 1519, and 3571.	ile bankruptcy schedules o ion with a bankruptcy case	r amended schedules. Ma can result in fines up to	aking a false statement, concealing property, or obtaining \$250,000, or imprisonment for up to 20 years, or both. 18
Did you pa	ay or agree to pay some	one who is NOT an attorne	y to help you fill out bank	ruptcy forms?
✓ No				
Yes. 1	Name of person		Attach Bankruptcy F Signature (Official Fo	Petition Preparer's Notice, Declaration, and orm 119).
/s/ Leo A	are true and correct.	e that I have read the sumn	nary and schedules filed v	with this declaration and
Signature o	f Debtor 1		Signature	of Debtor 2

Date

MM/DD/YYYY

Date 11/10/2016

MM/DD/YYYY

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 67 of 69

Debtor 1	Leo First Name	Middle Name	Allen	Case number (if known)
and the same	rirst iname	wildde name	Last Name	
28. Wi	thin 2 years before y editors, or other par	ou filed for bankrupto ties.	cy, did you give a financial state	nent to anyone about your business? Include all financial institutions
V	No			
	Yes. Fill in the deta	ils below.		
			Date issued	
	Name		MM/DD/YYYY	_
	Number Street	· · · · · · · · · · · · · · · · · · ·		
	0.1			
	City	State Zip Co	ode	
Part 12:	Sign Below			
a pai	s bankruptcy case can result in fines up to \$250,000, or imp			o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signatur	e of Debtor 1		Signature of Debtor 2
	Date 11	/10/2016		Date 11/10/2016
Did y	ou attach additiona	I pages to Your State	ment of Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
	No			
	Yes			
Did y	ou pay or agree to p	ay someone who is no	ot an attorney to help you fill out	bankruptcy forms?
✓ '	V o			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 68 of 69

Debi	tor1 Leo		Allen	Case number (if known)				
	First Name	Middle Name	Last Name					
16.	Calculate the median family income that applies to you. Follow these steps:							
	16a. Fill in the state in which you live.		Illinois					
	16b. Fill in the number of people in your household.		2					
	16c. Fill in the median family income for your state and size of							
	household To find a list of applicable median income amounts, go online							
17	using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.							
17.								
	17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).							
	17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.							
		ommitment Period Under		(4)				
	•	monthly income from line 11			\$0.00			
19.	Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.							
20.	19a. If the marital adjustn	nent does not apply, fill in 0 on l	ne 19a.		-\$0.00			
	19b. Subtract line 19a f	rom line 18.			\$0.00			
20.	Calculate your current	monthly income for the year. I	Follow these steps:					
	20a. Copy line 19b.				\$0.00			
	Multiply by 12 (the r	number of months in a year).			x 12			
	20b. The result is your current monthly income for the year for this part of the form.							
	20c. Copy the median family income for your state and size of household from line 16c.							
	How do the lines compare?							
	Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.							
		n or equal to line 20c. Unless oth period is 5 years. Go to Part 4.	erwise ordered by the o	court, on the top of page 1 of this form, check box				
Part	4: Sign Below							
	By signing here I dec	Nare under penalty of porium that	the information on this	ototom ont and in any ottocher ante in two and any out				
		~		statement and in any attachments is true and conect.				
	🗴 /s/ Leo Allen	La Celly 3R	×					
	Signature of Debt	or 1		information on this statement and in any attachments is true and correct. Signature of Debtor 2 Date MM/DD/YYYY				
	Date 11/10/201	6	D					
	MM/DD/YY			P1-11-11-11-11-11-11-11-11-11-11-11-11-1				
	If you checked 17a d	o NOT fill out or file Form 122C-	,9					
	If you checked 17b, fi			of that form, copy your current monthly income from line	14			
	above.			• • • • • • • • • • • • • • • • • • • •				

Case 16-35929 Doc 1 Filed 11/10/16 Entered 11/10/16 15:42:10 Desc Main Document Page 69 of 69

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Allen, Leo ; Spouse	Case No
	Debtor(s)	Case NO.
		Chapter. Chapter13
	VERIFIC	ATION OF CREDITOR MATRIX
Tr knowledge	ne above named Debtors hereby verify	that the attached list of creditors is true and correct to the best of their
Date:	11/10/2016	/s/Allen, Leo Leo Celly 5K
		Allen, Leo Signature of Debtor
		/s/ Spouse
		Spouse Signature of Joint Debtor